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Patent**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: DASH et al.

Application No.: 10/036,172

Filing Date: 12/31/2001

For: METHOD AND APPARATUS FOR
DETERMINING AN OFFER
REGARDING A FINANCIAL
PRODUCT

) Confirmation No. 4826
)
) Group Art Unit: 3628
)
) Examiner: Clement B. Graham
)
) **AMENDMENT and RESPONSE to**
) **September 7, 2006 Non-Final Office**
) **Action**
)
) Docket No.: G07.011
)
) **PTO Customer Number 28062**
) **Buckley, Maschoff & Talwalkar LLC**
) **50 Locust Avenue**
) **New Canaan, CT 06840**
)

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being transmitted
via facsimile to the United State Patent and Trademark
Office at (571) 273-8300, on February 7, 2007.

Dated: February 7, 2007 By: 

Randolph P. Calhoun

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed September 7, 2006, please
amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on
page 2 of this paper.

Remarks begin on page 12 of this paper.